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MONTANA HOUSING RESOURCE DIRECTORY

FEDERAL PROGRAMS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FUNDED PROGRAMS

HOME Investment Partnerships (HOME) Program: The HOME Program expands the supply of decent, affordable housing for low- and very low-income families; builds state and local capacity to design and carry out affordable housing programs; provides financial and technical assistance to participating jurisdictions, and strengthens partnerships among all levels of government and the private sector in the development of affordable housing in Montana.

The Montana Department of Commerce (MDOC) Housing Division administers the HOME Program. This program allows tenant-based rental assistance; assistance to first time home buyers; property acquisition; new construction; rehabilitation; relocation; building rehabilitation; site improvements; and other activities for developing non-luxury housing. All HOME funds assist families with incomes below 80% of the area median income. HOME funds are distributed on an annual competitive basis. All cities except Billings, Great Falls and Missoula (see below), counties, contiguous units of local government, Public Housing Authorities and MDOC-certified Community Housing Development Organizations (CHDOs) are eligible to apply for HOME funds. A minimum of 15% of HOME funds is set-aside for CHDOs. An individual may not apply directly to the HOME program; however, individual households are the ultimate recipients of all HOME grant funds through the eligible applicants. See information on page 28 for information on local HOME-funded homebuyer assistance and homeowner rehabilitation programs.

Contact person: Julie Flynn, HOME Program Manager, Montana DOC, (406) 841-2820.

The **HOME Program of Great Falls** is dedicated to funding projects that expand the supply of decent, safe, sanitary, and affordable housing for very low-income citizens of Great Falls. Eligible activities include housing assistance to very low- and low-income renters, housing assistance to very low- and low-income homebuyers, and housing assistance to homeless persons and households. Examples of eligible projects include new construction of affordable housing, housing rehabilitation, down payment, and closing cost

assistance to low-income homebuyers, and transitional housing programs for homeless persons and households. Only projects located within the city limits are eligible for funding. Project proposals are accepted on an annual basis. Technical assistance for project development is available.

Contact person: Kim Johnson, Grant Administrator, (406) 455-8407, Community Development Department, City of Great Fall; (406) 454-0495 for the hearing impaired.

The **City of Missoula** administers a HUD-funded **Home Investment Partnerships Program** designed to expand the supply of affordable housing opportunities for low- and moderate-income residents. Missoula began managing its HOME Program in 2003. Activities eligible for HOME funding include new construction, property acquisition, residential rehabilitation, homebuyer assistance, and rental subsidy. The City solicits requests for funds on an annual basis. Currently, Missoula accepts requests from certified Community Housing Development Organizations (CHDOs) only. Technical assistance is available to applicants and to agencies interested in qualifying as CHDOs.

Contact person: Mike Barton, Grants Administrator, (406) 258-3874; – or – Cindy Wulfekuhle, Principal Grants Administrator, (406) 258-4657; Missoula Office of Planning and Grants.

Community Development Block Grant (CDBG) Program: The primary objective of the State CDBG program is to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities for low- and moderate-income persons in Montana. Fifty-one percent of the funds must be used for activities that benefit low- and moderate-income persons.

Montana administers two components of the State CDBG program through the Community Development Division and the Business Resources Division of MDOC. Two-thirds of the program funding is for public facilities and housing projects, administered by the Community Development Division. One-third of the funding is for economic development projects, administered by the Business Resources Division. The State makes grants for community development activities to units of general-purpose local government (counties and municipalities, except Billings, Great Falls and Missoula). Montana's Community Development Block Grant Program is a federally funded competitive grant program designed to help communities of less than 50,000 in population with their greatest

community development needs. All projects must principally benefit low- and moderate-income persons.

Some of the activities that can be carried out with CDBG funds include the acquisition of real property; rehabilitation of residential and nonresidential properties (including special facilities for the handicapped); construction of new, affordable housing (when sponsored by a nonprofit organization); provision of public facilities and improvements such as water, sewer, or solid waste facilities or senior citizen centers; and assistance to for-profit businesses to promote economic development activities that will result in the creation or retention of jobs for low- and moderate-income persons.

Under the housing category, CDBG funds can be used to provide homebuyer assistance, including the subsidy of interest rates and mortgage amounts for low- and moderate-income homebuyers. CDBG funds may also be used to make low interest loans or grants to low- and moderate-income families to allow them to rehabilitate homes in substandard condition. CDBG funds can be used to finance or subsidize the construction of new, permanent residential units where the CDBG funds will be used by a local nonprofit organization. Housing projects can include site improvements to publicly owned land or land owned by a nonprofit organization to be used for new housing. Community revitalization activities, such as neighborhood clean-up and fix-up projects, as well as the demolition of vacant, seriously dilapidated structures are also eligible housing activities.

Transitional (temporary) housing is eligible under the housing category. The acquisition of sites for new housing and conversion of existing nonresidential structures for residential use are also eligible CDBG housing activities.

CDBG public facility funds have been used to upgrade or undertake the new construction of dozens of community water and sewer systems. During the last few years communities have also utilized the CDBG program to construct or rehabilitate senior citizen centers, centers for abused or runaway youth, and nursing home facilities.

Contact person: Gus Byrom, CDBG Program Manager, Montana DOC, (406) 841-2777.

The **City of Billings HOME and CDBG Program** funds are used to achieve the common goals and objectives of the City's Consolidated Plan. The Billings CDBG & Home Program funds are used to assist Billings to promote fair housing and affordable housing citywide, to preserve and revitalize the City's existing affordable housing stock and, to improve and

revitalize the neighborhoods where our existing affordable housing stock is located. HOME Program funds are specifically used for first time homebuyer activities and to help finance new affordable housing projects. CDBG Program funds are also used to support new housing activities but primarily are used for activities that update and improve the community's existing affordable housing stock.

Contact person: John Walsh, Community Development Manager, City of Billings, (406) 657-8286, Fax (406) 657-8252.

The primary objective of the **City of Great Falls' CDBG Program** is to use grant funds to benefit low- and moderate-income people or to eliminate slums and blight, thereby developing a viable community through providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate income people.

The City of Great Falls offers three CDBG-funded programs to individuals within the city limits to promote affordable housing: 1) the deferred payment loan program provides no interest loans to low-income homeowners for code-related repairs; 2) the rental improvement fund program provides no interest loans to landlords to rehabilitate sub-standard rental units that will be made affordable to low income tenants; and 3) Operation Paintbrush provides grant funds to low-income homeowners for exterior paint for neighborhood beautification.

The City also allocates CDBG housing funds to nonprofit organizations that develop accessible, affordable rental housing and to Neighborhood Housing Services, Inc., (the local Community Housing Development Organization or CHDO) for programs that address the purchase, rehabilitation, and new construction of affordable housing.

The City also uses CDBG funds to improve public facilities that are primarily used by low-income people, to make infrastructure improvements in low-income neighborhoods, to promote handicap accessibility, and to provide support to public services agencies whose programs benefit very low- to moderate-income people. The City encourages the use of CDBG funds in economic development activities that will increase job opportunities for low-income people.

Only projects located within the city limits are eligible for funding. Applications for city-administered housing programs are available on an ongoing basis; proposals for other projects are accepted on an annual basis.

Contact person: Kim Johnson, Grant Administrator, (406) 455-8407; or Charlie Sheets, (406) 455-8404, Community Development Department, City of Great Falls; (406) 454-0495 for the hearing impaired.

The **City of Missoula** is an entitlement city in the HUD-funded **Community Development Block Grant (CDBG) Program**. The City receives an annual allocation of approximately $750,000 that is available to support activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. The City conducts a competitive funding process for projects each year between September and November. Technical assistance is available to agencies and individuals interested in participating in the program.

Contact person: Mike Barton, Grants Administrator, (406) 258-3874; – or – Cindy Wulfekuhle, Principal Grants Administrator, (406) 258-4657; Missoula Office of Planning and Grants.

Tenant Based Section 8 Program – Certificates, Rental Vouchers and Moderate Rehabilitation: Financed by HUD and administered by the Montana Department of Commerce Housing Division, Tenant Based Section 8 (TBS8) Housing Assistance Programs allow very low-income families to pay a set amount towards rent and utilities, based on their gross adjusted income (currently 30%). Very low-income families have incomes of 50 percent or less of the HUD median family income for the county in which the family resides. HUD establishes income limits annually. The programs provide subsidy payments to property owners on behalf of program participants.

The TBS8 program, using 35 local field agents in eleven locations throughout the State, provides field services: issuing assistance documents, performing inspections, and examining annual income. The Housing Choice Vouchers is the main program in TBS8, with a HUD baseline of 3,596 units, and an annual budget of $14 million.

The Moderate Rehabilitation (Mod Rehab) program has a budget of approximately $3 million annually. In essence a project-based program, owners of substandard property in Montana rehabilitate the property to meet HUD Housing Quality Standards (HQS) and receive subsidized rent for 15 years at a rate high enough to cover the debt service on rehabilitation loans. TBS8 provides a list of prospective tenants and inspects the rental units annually to insure continued compliance with HQS.

Contact person: George Warn, Bureau Chief, Montana DOC, (406) 841-2830.

Project Based Section 8 Program: The Montana Project Based Section 8 (PBS8) program is a relatively new program administered by the MDOC Housing Assistance Bureau. Active since November 2000, PBS8 performs as a HUD contractor for management and oversight activities for 91 contracts involving over 3,600 affordable rental units. PBS8 conducts on-site management reviews annually for the entire contract portfolio. In addition, PBS8 approves and processes payment vouchers to property owners and agents.

Contact person: Dave Parker, Program Manager, Montana DOC, (406) 841-2830.

Emergency Shelter Grants (ESG) Program: The Montana Department of Public Health and Human Services (MDPHHS) Human and Community Services Division administers the ESG Program to help improve the quality of existing emergency shelters for the homeless, make available additional shelters, meet the costs of operating shelters, and provide essential social services to help prevent homelessness. The grant is 100 percent funded by HUD. According to federal law, 95 percent of funds received must be allocated to the 10 regional Human Resource Development Councils (HRDCs) in the State. The grants fund the renovation, rehabilitation, or operating costs of homeless shelters, and the provision of follow-up and long-term services to help homeless persons escape poverty. Shelters to be assisted and services to be delivered are determined by the HRDCs.

Contact person: Jim Nolan, Intergovernmental Human Services Bureau, Montana DPHHS, (406) 447-4260.

Housing Opportunities for Persons With AIDS (HOPWA) Program: The MDPHHS Human and Community Services Division also administers the HOPWA Program. New in 2002, MDPHHS received a 3-year, $1,309,501 HOPWA grant covering the States of Montana, North Dakota, and South Dakota. Known as TRI-STATE HELP (Housing Environments for Living Positively), the mission of the program is to provide access to affordable housing and supportive services to people living with AIDS and their families in a dignified manner.

TRI-STATE HELP (TS HELP) is a partnership between the MDPHHS and four private agencies—two in Montana and one each in North Dakota and South Dakota. TS HELP assists persons living with HIV by strengthening and expanding HIV/AIDS housing and

related supportive services in the three-state area. HOPWA funds are used to provide tenant based rental assistance, emergency assistance, and supportive services to individuals living with HIV/AIDS and their families.

Contact person: Jim Nolan, Intergovernmental Human Services Bureau, Montana DPHHS, (406) 447-4260.

Shelter Plus Care Program: Shelter Plus Care (SPC) grants help provide housing and supportive services on a long-term basis for homeless people with disabilities, especially serious mental illness, chronic drug or alcohol problems, and AIDS. Program grants are used for the provision of rental assistance payments through Section 8 Moderate Rehabilitation (SRO), sponsor-based rental assistance (SRA), tenant-based rental assistance (TRA), or project-based rental assistance (PRA). HUD requires that 10 percent of total funds be made available for each of these four program types.

Shelter Plus Care funds are awarded in a nationwide competition, with priority given to homeless needs. States, units of local government, Indian tribes, and Public Housing Authorities (PHAs) can apply for Shelter Plus Care grants. Support services must match rental assistance and must be supplied by federal, state, or local governments or private sources.

Non-PHA applicants applying for the SRO component must subcontract with a PHA to administer the rental housing assistance. Applicants for the SRA must subcontract with a nonprofit organization, also called a sponsor, to provide rental assistance to sponsor-owned or leased units. PRA applicants must subcontract with a building owner to provide rental assistance for units in a particular property.

As funds become available, a NOFA will be published in the Federal Register.

Contact person: Judy Padgett, Office of Community Planning and Development, HUD-Denver, (303) 672-5420.

Supportive Housing for the Elderly (Section 202): Supportive Housing for the Elderly provides funding to expand the supply of housing with supportive services for very low-income persons 62 years of age or older. Initial legislation authorizing this program was enacted in the Housing Act of 1959 (Section 202) and was amended in 1990 by Section 801 of the National Affordable Housing Act. Section 202 funding falls into two categories:

capital advances and project rental assistance. Capital advances are to finance elderly housing that also offers supportive services. The advances are non-interest-bearing, and are based on development cost limits published in the Federal Register. Project rental assistance covers the difference between the HUD-approved operating cost per unit and 30% of resident's adjusted income. Funds can be used for acquisition, rehabilitation, new construction, rental assistance, and support services for households containing at least one person over 62 years of age. Private, nonprofit organizations and consumer cooperatives are eligible to apply.

A NOFA is issued in the spring for Supportive Housing for the Elderly and funding is available for eligible Montana entities. To receive application materials, call (800) HUD-8929.

Contact person: Marcie LaPorte, HUD, Denver Multifamily Hub, (303) 672-5349.

Supportive Housing for Persons with Disabilities (Section 811): Section 811 grant monies are awarded to private, nonprofit organizations providing assistance to expand housing with supportive services for persons with disabilities. This often includes group homes, independent living facilities, and intermediate care facilities. Section 811 is targeted toward persons with a physical or developmental disability, or chronic mental illness that is expected to be of long and indefinite duration, substantially impedes the person's ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions.

The program was authorized by the National Affordable Housing Act, Section 811. The competitive grants are available in two forms: capital advances based on the development cost limits published in the Federal Register, and project rental assistance to cover the difference between HUD-approved operating costs and 30 percent of the resident's adjusted income. Occupancy is open to very low-income persons who are at least 18 years old.

A NOFA is published in the spring in the *Federal Register* for Supportive Housing for Persons with Disabilities. Funding is available for eligible entities in Montana. Those applications scoring highest receive funding. For application materials, call (800) HUD-8929.

Contact person: Marcie LaPorte, HUD, Denver Multifamily Hub (303) 672-5349.

Supportive Housing Program (SHP): This program was created by the Housing and Community Development Act of 1992. It replaces the Supportive Housing Demonstration Program (Transitional Housing Demonstration Program and Permanent Housing for Handicapped Homeless Program) and Supplemental Assistance for Facilities to Assist the Homeless (SAFAH). It incorporates many features of these programs into one program of assistance to governmental entities and private nonprofit organizations to provide housing and supportive services to homeless people. The Supportive Housing Program provides funding under four main components:

- Transitional housing to facilitate the movement of homeless individuals and families to permanent housing.
- Permanent housing that provides long-term housing for homeless people with disabilities (including AIDS and related diseases).
- Housing that is part of a particularly innovative project for meeting the immediate and long-term needs of homeless individuals and families.
- Supportive services for homeless individuals and families not provided in conjunction with supportive housing facilities.

The SHP covers acquisition, rehabilitation, new construction, leasing of structures, operating costs, supportive services, and administrative costs. SHP funds provided for acquisition, rehabilitation, and new construction must be matched with an equal amount of funds from other sources, including the recipient, federal, state and local governments, or private resources. Grants for operating costs can be used to pay up to 75% of the operating cost in each year of the grant term. The match requirement is the difference between the total operating costs and the amount of the SHP operating funds. The match requirement for supportive services is an 80-20 split of supportive services costs between SHP and the grantee.

Grants are available to states, local governments, other government entities, Indian tribes and housing authorities, private nonprofit organizations, and community mental health associations that are public nonprofit organizations.

Within the SHP, Safe Havens grants provide very low-income housing for homeless people with serious mental illnesses. It is intended to take in people who may not be willing to enter a housing program. Funds may be used for new construction, acquisition, rehabilitation, leasing assistance, low-demand support services, outreach activities for eligible persons, and operating costs. Governments, private and public organizations may

apply for funding. All funds must be matched. New construction is restricted to $400,000 with a one-for-one match. Acquisition and rehabilitation are limited to $200,000 to $400,000, depending on high cost areas.

The Rural Homeless Initiative provides for the same activities as SHP, but incorporates homeless prevention activities. Preventive measures can include assistance with rent payments, advocacy, and others that are designed to keep rural residents from becoming homeless.

As funds become available, a NOFA will be published in the Federal Register.

Contact person: Judy Padgett, Office of Community Planning and Development, HUD-Denver, (303) 672-5420.

Section 8 Single Room Occupancy (SRO) Moderate Rehabilitation Program for Homeless Individuals: This program provides rental assistance for homeless individuals in rehabilitated SRO housing. The Section 8 assistance is provided in the form of rental assistance payments. These payments equal the rent for the unit, including utilities, minus the portion of the rent payable by the tenant under the U.S. Housing Act of 1937. Rehabilitation must involve a minimum expenditure of $3,000 per unit, including its prorated share of work to be accomplished on common areas or systems, to upgrade to decent, safe, and sanitary condition to comply with the Housing Quality Standards. The maximum expenditure allowed per unit is $15,900. Private nonprofit organizations, Indian Housing Authorities (IHA), and Public Housing Authorities (PHA) are the only eligible applicants. Private nonprofits must subcontract with PHAs to administer the rental assistance.

Contact person: Judy Padgett, Office of Community Planning and Development, HUD-Denver, (303) 672-5420.

OTHER FEDERAL PROGRAMS

Low Income Housing Tax Credit Program: The low income housing tax credit, established by Congress in the Tax Reform Act of 1986, is intended to provide for the retention, rehabilitation and construction of low income rental housing. Through the program, developers and owners of qualified housing receive an annual federal tax credit for 10 years, based on the number of housing units provided to low-income individuals and

families. The Montana Board of Housing receives authority to allocate the credit through the Internal Revenue Code of approximately $2 million per year. Staff monitors projects to ensure low-income tenant and rent restrictions are met. Any non-compliance issues are reported to the IRS.

Contact person: Mathew Rude, Montana Board of Housing, (406) 841-2840.

VA Direct Loans for Native Americans Living on Trust Lands: The VA Native American Direct Loan (NADL) Program is available to assist eligible Native American veterans purchase, build, or improve a home on Tribal Trust Lands. Loan amounts are determined by an appraisal of the property but are limited to a maximum of $80,000, the appraised value, or the cost of the home, whichever is less. To qualify, the applicant's tribal organization or group must have signed an agreement to participate in the NADL Program. The applicant must be determined to be a satisfactory credit risk and have sufficient income to repay the loan before the loan can be approved.

Native American Veterans desiring more information or wanting to determine his or her eligibility for the NADL Program should contact: *Dawn Warner, NADL Coordinator, VA Regional Loan Center, Box 25126, Denver, CO 80225 or by calling toll-free (888) 349-7541.*

U.S. DEPARTMENT OF ENERGY AND OTHER ENERGY PROGRAMS

Energy program funds are available from the U.S. Department of Energy (USDOE) and other agencies. Allocations can be used for rehabilitation and new construction.

Weatherization: Energy costs are one of the greatest demands on a low-income family's resources. During Montana's winter, these costs can exceed rental or mortgage costs. The weatherization program, administered by the MDPHHS, is 100 percent funded by the U.S. Departments of Energy and Health and Human Services. The program is designed to help low-income persons reduce their home heating costs and to conserve natural resources. The funds are directed toward local HRDCs and tribal organizations. These groups decide where the grant money will be spent to install energy saving measures in the homes of low-income persons. Homes are prioritized based on energy consumption. Specific measures are decided upon after each home has had an energy audit to determine what activities would be most cost-effective. Measures include insulation, caulking, furnace

repair and replacement. Labor and materials are purchased locally. By reducing overall costs, weatherization helps a family stay in their home, increasing family self-sufficiency.

Funds are currently available and are being allocated in the weatherization program. Submitted applications scoring highest receive funding. Apply by calling the contact listed below or (800) 332-2272.

Contact person: Jim Nolan, Intergovernmental Human Services Bureau, Montana DPHHS, (406) 447-4260.

Low Income Energy Assistance Program (LIEAP): The Division of Human and Community Services Low Income Energy Assistance Program (LIEAP) is 100 percent funded by the U.S. Department of Health and Human Services. The goal of this program is to assist low-income families in meeting the home heating costs. Funding for households is determined using matrix tables that factor the household's income, fuel type, size and type of home, and local heating degree-days. Payments are made directly to the household's utility company. Emergency payments are allowed for unforeseen energy-related events. Up to 15 percent of the block grant may be used for weatherization activities to decrease long-term heating cost problems.

Eligible applicants are prioritized according to energy usage. Those applicants with the highest energy usage receive weatherization assistance. Apply by calling the contact listed below or (800) 332-2272.

Contact person: Jim Nolan, Intergovernmental Human Services Bureau, Montana DPHHS, (406) 447-4260

U.S. DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT PROGRAMS

U.S. Department of Agriculture (USDA) Rural Development loans and grants are available to assist rural Montana with Single Family Housing and Multi-Family Housing needs. Rural Development partners with local lenders, community groups and local, state and federal funding sources.

Contact person: Deborah Chorlton, Program Director, Rural Housing Service, Rural Development, Bozeman, (406) 585-2515.

SINGLE FAMILY HOUSING PROGRAM

The **Single Family Housing** program provides homeownership opportunities to very low-, low- and moderate-income rural residents through several loan, grant and guarantee programs. The program also provides loans and grants to individuals to finance the vital improvements necessary to make their homes decent, safe, and sanitary.

- **Rural Housing Guaranteed Loans (Section 502):** The purpose of this program is to assist low- and moderate-income households through the 90 percent guarantee of loans made by conventional lenders for acquisition of single family homes. Because a down payment is not required, this program helps borrowers by reducing the closing costs. In addition, there is no mortgage insurance premium cost which further reduces the up front costs and monthly payments.

  Applicant Requirements: To qualify for a loan guarantee, each applicant must meet all of the following criteria:

  - Be unable to obtain a loan without the USDA guarantee on terms and conditions that they can be reasonably expected to meet;
  - Have sufficient income to meet all obligations;
  - Principal, interest, taxes, and insurance (PITI) cannot exceed 29% of income;
  - Total indebtedness (monthly obligations of income) cannot exceed 41% of income
  - Have an acceptable credit history;
  - Be a US Citizen or be legally admitted to the United States for permanent residency;
  - Be the owner occupant of the dwelling;
  - Adjusted annual income must meet the income requirements for the area. Contact your local office for the applicable limits.

  Home Requirements: In addition to applicant requirements, there are also certain requirements for the home. It must provide modest, decent, safe, and sanitary housing for the family and cannot have an in-ground swimming pool or other structures designed for income-producing purposes.

  The land value of the property cannot exceed 30% of the appraised market value of the home. The property must meet FHA requirements.

- **502 Leveraged Loans:** Under this program, a portion of the total mortgage is covered by a loan from the lender, while the remainder is financed through a USDA Rural Development loan at a lower interest rate based on the borrower's income. This provides the borrower with a "blended" interest rate lower than market rates.

- **502 Direct Loans:** In limited circumstances, borrowers can receive a 100% direct loan from USDA for the entire purchase price of the home at significantly lower interest rates. Because available funds for the program are limited, assistance under this program is reserved for those with the greatest need looking for homes in targeted areas.

- **504 Repair Loans and Grants:** USDA Rural Development also helps existing homeowners with home improvement loans to improve or modernize their existing home. Eligible very low-income residents can apply for loans of up to $20,000 at 1 percent interest and repayment period up to 20 years.

  Very low-income elderly residents aged 62 or older may qualify for grants or a combination of grants and loans to remove health or safety hazards. Lifetime grant assistance is limited to $7,500.

  Eligible Improvements:

  - Installation and repair of sanitary water and waste disposal systems, including related plumbing and fixtures
  - Payment of reasonable connection fees for utilities
  - Various energy conservation measures including installation of insulation and storm windows
  - Repair or replacement of heating systems and electrical wiring
  - Structural improvements including repair of, or provision for structural supports; repair or replacement of the roof; and replacement of severely deteriorated siding
  - Improvements to make homes accessible to handicapped residents

- **Technical Assistance Grants/Mutual Self-Help Housing Program:** Another option available for some families in Montana is the Mutual Self-Help Housing Program. Through this program, nonprofit organizations receive technical assistance grants to help very low- and low-income families build their own homes. Applicants must show a

need for self-help housing, the professional expertise to supervise a project and a lack of funding to be eligible for this assistance.

Approved applicants in groups of 8 to 12 families provide sweat equity, working together under the guidance of professionals to build each other's homes. When all the homes are completed, each family has gained shelter, confidence, beneficial skills, and an unparalleled sense of community relationship.

MULTI-FAMILY HOUSING PROGRAMS

- **Section 515 Rural Rental Housing Loans:** Increased home prices have resulted in a higher percentage of renters throughout the nation. More facilities are needed to meet this demand. The multi-family housing Section 515 program provides financing to build, purchase or repair apartment style housing for low- to moderate-income residents in rural communities with a population of up to 20,000 people. Financing is also available for rental assistance subsidies.

  The housing must be modest in size, design, and cost, but adequate to meet the tenant's needs. Rent charges must be within limits that eligible occupants can afford to pay.

  Eligible applicants include individuals, trusts, associations, general partnerships, limited partnerships, State or local public agencies, for-profit, and nonprofit corporations. Nonprofit corporations may be organized on a regional or multi-county basis. Loans to nonprofits may be up to 100 percent of the appraised value or development cost, whichever is less.

- **Section 538 Guaranteed Rural Rental Housing Program:** The Section 538 Guaranteed Rural Rental Housing Program is available thanks to a partnership between the Federal government and major financial lending institutions. The program is designed to help qualified local lenders serve the rental housing needs of low- and moderate-income households in their community.

  Under the RHS Guaranteed Rural Rental Housing Program, qualified lenders are authorized to originate, underwrite, and close loans for multifamily housing complexes requiring new construction. In turn, USDA will guarantee the lender's loan up to 90 percent of the total development cost and will commit to paying up to 90 percent of the

outstanding principal and interest in the event of a default on the loan. The program has had less than a 1 percent default rate over its history.

The loan guarantees can be used with other subsidy funding programs such as the Low-Income Housing Tax Credit program, Montana Department of Commerce's HOME program, and state rental assistance programs.

To be eligible for the program, lenders should be approved as multi-family lenders through FHA, Fannie Mae, or Freddie Mac. Other lenders with multi-family lending experience may also be approved, such as Federal Home Loan Bank system members and State or Local Housing Finance Authorities (HFAs).

The lender must assume the risk on the unguaranteed portion of the loan, underwrite, and originate loans for the guarantee. The lender performs all loan servicing functions, including asset management and liquidation, and monitors rent and income levels of the project.

Loan guarantees can be used for:

- New construction, moderate or substantial rehabilitation
- Acquisition of buildings that meet "special housing needs"
- Combination of construction and permanent loans
- Construction of a wide variety of housing types

Eligible borrowers include:

- Individuals
- Nonprofit or for-profit corporations
- Partnerships
- Limited liability companies
- Trusts
- State and local agencies
- Indian tribes, and any other entity deemed eligible

➢ **Farm Labor Housing:** Farm Labor Housing provides loans and grants to farm workers, family farm organizations, state and local public agencies, and private broad-based organizations or nonprofit organizations of farm workers. The basic objective is to provide decent, safe, and affordable housing for domestic and migrant farm labor

located in areas where the need exists. The housing units can be located on or off the farm property.

- **Housing Preservation Grants:** Housing Preservation Grants are provided to nonprofit and governmental organizations to remove health and safety hazards to owner-occupied residences or rental housing for low-income individuals. These grants are combined with other funding sources to accomplish the repairs.

GUARANTEED LOAN PROGRAMS

A number of guaranteed loan programs at or below market rates are available for qualified homebuyers. Financial institutions in partnership with the Montana Board of Housing make guaranteed loans available to Native Americans and those living in rural settings. The Veterans Administration offers guaranteed loans to eligible service members, veterans, and unmarried surviving spouses.

- **HUD Section 184 Indian Housing Program:** The Indian Home Loan Guarantee Program is a new and innovative housing program to enable Native American families and Indian Housing Authorities (IHAs) to gain access to sources of private financing. A Native American who will occupy the property as his/her principal home and has met certain credit and underwriting standards is an eligible borrower. An IHA is an eligible applicant as well. IHAs may borrow funds for the development of single-family homes that may be subsequently sold to eligible borrowers. To apply, visit any approved lender (financial institution) and apply for a mortgage loan.

  The Montana Board of Housing set aside $1,000,000 in recycled mortgage funds to provide the permanent financing for qualifying lower income individuals for single family homes located on trust land on an Indian Reservation that are guaranteed by HUD through Section 184 for Native Americans. The Board worked with local banks, Tribal representatives, Bond Counsel, State and Regional HUD officials to get special consideration and guarantees from the Secretary of HUD in Washington D.C. to enable the Board to participate in this program.

  Contact person: Charles Brown, Montana Board of Housing, (406) 841-2840.

- **VA Guaranteed Home Loans for Veterans:** The U.S. Department of Veterans Affairs (VA) guarantees loans made by mortgage lenders to eligible military veterans, active

duty military service members, certain members of the National Guard and Selective Reserves, and certain un-remarried surviving spouses of deceased veterans. The purpose of a VA Guaranteed loan can be to purchase, build, or improve personal residences, or to refinance an outstanding mortgage on a home. Properties securing VA loans must meet acceptable Minimum Property Standards. The VA does not require a down payment and the maximum loan amount is determined by the lesser of the appraised value or the cost of the home. "Cash out refinance loans" are limited to 90% of the appraised value of the home. Applicants must be determined to be a satisfactory credit risk and have sufficient income to repay the loan and certify that they intend to occupy the property as their permanent place of residence.

To apply for a Certificate of Eligibility for VA Loan Guaranty Benefits, a veteran should complete a Request for Determination of Eligibility, VA Form 26-1880, and submit it with proof of military service to the nearest VA Regional Office. Further information about VA loans is available from the *VA Regional Loan Center, Box 25126, Denver, CO 80225 or by calling toll-free (888) 349-7541.*

HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS

The Federal Housing Administration (FHA) helps homebuyers become homeowners through its mortgage insurance programs. An FHA insured loan is available to anyone with a satisfactory credit record, an income sufficient to afford the mortgage payments and adequate savings to cover a low down payment and closing costs. Homebuyers wishing to obtain an FHA insured mortgage should contact any FHA approved lending institution such as a bank, mortgage company, savings and loan or credit union.

- **Section 203B Insured Loans**: This program is limited to owner occupant buyers for the purchase of a new or existing one-to-four unit dwelling. The down payment requirement is 3% of the first $25,000 of the purchase price, 5% of the difference up to $125,000 and 10% of the difference over that amount.

  The maximum mortgage FHA can insure depends on local housing prices. For example, the maximum mortgage can range from a low of $86,317 to more than $202,500 depending on the number of units in the dwelling and the County in which it is located. Contact a lender for information on maximum mortgage limits in your area and to apply for an FHA insured mortgage.

Contact person: Don Smith, HUD/FHA, (406) 447-1483

- **Section 203K Substantial Rehabilitation Insured Loans:** This program allows an owner occupant or investor to finance the purchase of a property in need of repairs, or to refinance an existing loan and needed repairs. Using a 203K insured mortgage, the borrower can get one mortgage loan at a long term fixed (or adjustable) rate to finance the purchase price of the property as well as the cost of repairs. The benefit to the lender is that the loan is FHA insurable at closing, before any repairs are started. The benefit to the borrower is that only one loan is necessary to purchase and repair the home. Without 203K, a purchaser would likely have to obtain one loan to purchase the property, another loan to do the repairs and another permanent mortgage when the work was completed to pay off the interim loans with the permanent mortgage.

  This program is flexible. It can be used to improve an existing one-to-four unit dwelling in any of the following ways:

  1. Buy a home and remodel
  2. Refinance your present home and remodel
  3. Buy a house and move it onto a new foundation on another property
  4. Place your manufactured home (built after 6/15/76) on a permanent foundation
  5. Convert a single family home to a 2- to 4-unit property
  6. Remodel a multi-unit property to a single family home
  7. Rebuild a damaged or demolished home as long as the existing foundation is acceptable

  For example, the 203K can be used to remodel a kitchen, add a bathroom, finish a basement, build a new garage, install new siding, drill a well, replace a septic system, update the plumbing, heating or electrical systems, repair or replace a roof, install new flooring, install energy efficiency items or any other type of remodeling idea you might have. Contact a lender for information on maximum mortgage limits in your area and to apply for an FHA 203K insured mortgage.

  Contact person: Don Smith, HUD/FHA, (406) 447-1483.

- **Home Equity Conversion Mortgages (HECM)**: Homeowners 62 and older who have paid off their mortgages or have only small mortgage balances remaining are eligible to participate in HUD's reverse mortgage program. The program allows homeowners to

borrow against the equity in their homes. Homeowners can receive payments in a lump sum, on a monthly basis (for a fixed term or for as long as they live in the home), or on an occasional basis as a line of credit. Homeowners whose circumstances change can restructure their payment options.

Unlike ordinary home equity loans, a HUD reverse mortgage does not require repayment as long as the borrower lives in the home. Lenders recover their principal, plus interest, when the home is sold. The remaining value of the home goes to the homeowner or to his or her survivors. If the sales proceeds are insufficient to pay the amount owed, HUD will pay the lender the amount of the shortfall. The Federal Housing Administration, which is part of HUD, collects an insurance premium from all borrowers to provide this coverage.

The size of reverse mortgage loans is determined by the borrower's age, the interest rate, and the home's value. The older a borrower, the larger the percentage of the home's value that can be borrowed. For example, based on a loan at 9 percent interest, a 65-year-old could borrow up to 26 percent of the home's value, a 75-year-old could borrow up to 39 percent of the home's value, and an 85-year-old could borrow up to 56 percent of the home's value.

There are no asset or income limitations on borrowers receiving HUD's reverse mortgages. There are also no limits on the value of homes qualifying for a HUD reverse mortgage. However, the amount that may be borrowed is capped by the maximum FHA mortgage limit for the area. As a result, owners of higher-priced homes cannot borrow any more than owners of homes valued at the FHA limit.

HUD's reverse mortgage program collects funds from insurance premiums charged to borrowers. Senior citizens are charged 2 percent of the home's value as an up-front payment plus one-half percent on the loan balance each year. These amounts are usually paid by the lender and charged to the borrower's principal balance. Contact a lender for information on maximum mortgage limits in your area and to apply for a HUD/FHA Home Equity Conversion mortgage.

Contact person: Don Smith, HUD/FHA, (406) 447-1483.

- **Section 248 - Mortgage Insurance Program on Indian Reservations and Other Restricted Lands:** The Section 248 program insures mortgages for eligible Native

Americans who wish to purchase or construct a home on trust lands. In the past, it was almost impossible for homeowners to obtain a mortgage on a reservation due to the restrictions on land ownership. HUD is helping to solve this problem through the Section 248 Program, which requires the active participation of tribes and certain measures to be taken by those tribes. Although allotted land is not eligible for this program, the following types of Indian land are eligible for Section 248:

Communally Held Lands: In this case, the U.S. government holds legal title and the undivided beneficial interest is held by the tribe as a single entity. When the tribe communally holds land, individual members share the property but cannot claim specific pieces of land.

Assignments: Although land is communally held, the tribe may confer a license on the individual to use a particular piece of land as desired. That license is usually referred to as an assignment and, while the terms of assignment may differ, it is usually passed on to heirs.

Contact person: Lyle Konkol, HUD/FHA, (406) 447-1487.

STATE PROGRAMS

MONTANA BOARD OF HOUSING PROGRAMS

The Montana Board of Housing was created by the Montana Housing Act of 1975 in order to alleviate the high cost of housing for low-income persons and families. The funds to operate the programs administered under the act are generated through either the sale of tax-exempt bonds or from administrative fees. The Board receives no state funds to operate the programs. The Board's programs fall into three categories: home ownership, multifamily, and elderly programs. Each is described below.

HOME OWNERSHIP PROGRAMS

- **Single Family Mortgage Program**: This program is financed through the sale of tax-exempt bonds issued by the Board. Because of the tax-exempt status of the bonds, the Board is able to loan the funds to lower income individuals in the form of low-interest loans. While the program is mainly to assist first time homeowners, in certain targeted

areas, the borrowers need not be first time purchasers. The home is to be owner-occupied with limited business use of the property. Income and purchase price limits apply for area of Montana where the house is located. The refinancing of an existing home loan is not permitted.

Contact person: Charles Brown, Montana Board of Housing, (406) 841-2840.

- **Recycled Single Family Mortgage Program:** The Board makes mortgage funds available through the recycling of mortgage prepayments and other funds held under prior bond issues of the Single Family Bond Program. The Board works in partnership with local nonprofit housing providers and local governments to develop programs to target specific housing needs within the local community. The Board provides the permanent, below market rate, 30-year mortgage financing. This is often coupled with federal grants or local funds to assist in making home ownership more affordable for lower income individuals and families. Applications are submitted through the Board's "Request for Proposal" process, on a monthly basis.

  Contact person: Charles Brown, Montana Board of Housing, (406) 841-2840.

- **Disabled Accessible Affordable Homeownership Program**: The Board sets aside funds to provide affordable, architecturally accessible homes for people with disabilities such that they can live independently. An eligible home buyer, spouse, child, or parent must have a permanent physical disability with a mobility impairment, may not have an annual income in excess of $30,000 or total family assets exceeding $50,000, and must be a first time home buyer or had purchased a home prior to becoming disabled and it is no longer accessible to their needs.

  Contact person: Charles Brown, Montana Board of Housing, (406) 841-2840.

MULTIFAMILY PROGRAMS

- **General Obligation (GO) Multifamily Rental Program:** This program provides mortgage financing to owners of qualifying housing when the owner agrees to restrict the rents to a specific amount, and to rent only to tenants below a maximum income level (generally 60% of median income). Currently this program is financing the permanent loans for projects, which receive multiple sources of funding through other

programs, where rents on the projects are affordable to very low-income state residents.

Contact person: Mathew Rude, Montana Board of Housing, (406) 841-2840.

- **HUD/Housing Finance Agency Risk-Sharing**: On June 13, 1994 the Board received final approval from HUD to participate in the Risk Sharing program. The Risk Sharing Program works in partnership with the Department of Housing and Urban Development, whereby HUD provides mortgage loan insurance and the Board provides mortgage underwriting and loan management as well as financing, and the two entities share the risk of loss from a project default. The Board intends to finance the Program through the sale of tax-exempt multifamily bonds.

  Contact person: Mathew Rude, Montana Board of Housing, (406) 841-2840.

ELDERLY PROGRAM

- **Reverse Annuity Mortgage Loan Program for Elderly Persons**: This program enables elderly Montanans to benefit from an additional income source from the use of their home equity. In addition to other uses, the funds may be used to make repairs or improvements to the home. Eligibility is subject to certain age and income requirements. This loan also requires borrowers to complete a reverse annuity mortgage counseling program. Loans can be from $15,000 to a maximum of $100,000 each. The maximum loan amount would be based on 80 percent of the FHA-determined property value. Currently, loans are at a five percent interest rate.

  Contact person: Gerald Watne or Justin Schedel, Montana Board of Housing, (406) 841-2840.

OTHER PROGRAMS

FANNIE MAE PROGRAM – MONTANA PARTNERSHIP OFFICE

Through the Montana Partnership Office (MTPO), Fannie Mae works to expand affordable mortgage products and services to support growing communities, under-served

neighborhoods, and low- and moderate-income families; to invest in affordable multifamily developments while working to preserve the affordability of existing rental housing units; and to expand access to mortgage credit on Native American reservations in Montana.

Fannie Mae does not lend money directly to homebuyers. Rather, it purchases loans from lenders in Montana both directly and through "consolidating lenders". Loans are purchased in all markets, at all times, regardless of any economic changes.

The HouseMontana Investment Plan will serve 11,000 Montana families with a $1.25 billion package of mortgage programs over 5 years. The HouseMontana Investment Plan is targeted for low- and middle-income families, but most of the mortgage options have no income eligibility limits. This plan is part of a $2 trillion effort by the company to expand housing opportunities nationwide.

The MTPO and Fannie Mae offer several options for prospective borrowers. One product targets people unable to come up with the down payment necessary to buy a home. Products are also specifically targeted to employees of schools, hospitals, fire departments, and police departments. For borrowers with past credit problems, Fannie Mae offers a range of products, including a mortgage that is 2 percentage points below what others with credit issues might have to pay. The rate is reduced another 1 percentage point if the borrower makes timely payments for the first two years.

The company has products specifically for first time homebuyers and to help finance homes on Indian reservations. The Montana Partnership Office staff work with local partners to implement local solutions.

Fannie Mae is a lead partner of the Montana Homeownership Network: purchasing single-family mortgage revenue bonds issued by the Montana Board of Housing; investing in Low Income Housing Tax Credit projects; and focusing on serving the unmet needs of our Native American population.

Contact persons: Helena: Maureen Rude, Director, or Jerilee Brooks, Admin. Assistant, (406) 443-6940, Fax: (406) 443-6950; Billings: Mary Lou Affleck, Deputy Director, (406) 259-7049, Fax: (406) 259-7077.

FANNIE MAE HOMECHOICE[SM] MORTGAGE

The Montana Home Choice Coalition in partnership with the Fannie Mae Montana Partnership Office and participating lenders currently offers the Fannie Mae HomeChoice[SM] Mortgage for People with Disabilities in Bozeman, Butte, Helena, Missoula, and Billings. The participating lenders to date include American Federal Savings Bank in the Bozeman, Butte, and Helena service areas, Missoula Federal Credit Union in the Missoula service area, and Intermountain Mortgage in the Billings area. Additional lenders are being added in locations around the state through a partnership between Fannie Mae, MBOH, and the Leader Mortgage Company. This mortgage product is expected to be available in most areas of the state in 2004.

Fannie Mae's HomeChoice[SM] Mortgage for People with Disabilities is specifically designed for low- and moderate-income people who have disabilities, who have family members with disabilities living with them, or who have family members they would like to assist in buying a home. The Fannie Mae HomeChoice[SM] Mortgage offers financing flexibility targeted at the needs of individuals and families with disabilities:

- Budget Based mortgage qualifying including non-income sources of support and actual living expenses
- Nontraditional credit history recognized
- Down payments as low as $500
- Refinancing option
- Rehab and access modification financing option
- Flexible qualifying ratios
- 15 or 30 year fixed terms

Eligible Borrowers:

- Any individual defined as disabled by the Americans with Disabilities Act of 1990 or defined as handicapped by the Fair Housing Amendments Act of 1988, or a family with a person with a disability living in the household.
- A co-borrower who will not be living in the home may be part of the transaction, as long as the co-borrower is a family member or a legal guardian, e.g., a parent could sign the mortgage with an eligible adult child with a disability even if the parent does not plan to live in the home. The non-occupying co-borrower has no income limit eligibility.

- Occupying co-borrowers, e.g., two roommates who would like to buy a home together. Only one co-borrower needs to have a qualifying disability.

Eligible Properties:

- Owner-occupied single-family detached houses, townhouses, and condominiums

The **Montana Home Choice Coalition** is a coalition of Montana citizens with disabilities, service and affordable housing providers, advocates, federal, state and local agencies, the housing finance community, realtors and the housing building industry working together to promote homeownership, affordable rentals, and other community integrated living opportunities for people and families with disabilities. A.W.A.R.E., Inc., a statewide nonprofit organization serving individuals and families with disabilities, serves as the lead coordinating agency of the Coalition. The Montana Home Choice Coalition is funded in part under a contract with the Montana Department of Public Health and Human Services and receives additional support from the Fannie Mae Montana State Partnership Office and A.W.A.R.E.

The Montana Home Choice Coalition provides persons with disabilities prepurchase housing counseling, and referral services to existing community resources around the state. The Coalition works to bring additional homebuyer assistance resources to individuals and families with disabilities living in communities across the state. The Coalition educates prospective homeowners with disabilities regarding housing resources that may open up the opportunity of home ownership through community outreach meetings throughout the state of Montana. The Coalition provides accurate information to prospective homebuyers regarding various housing resources and opportunities so that prospective homebuyers can make the best choices in regards their individual situation.

Contact person: Michael M. O'Neil, Montana Home Choice Coalition, (406) 449-3120; E-mail: montanahomechoice@aware-inc.org; website: www.aware-inc.org/montanahomechoice

MONTANA HOMEOWNERSHIP NETWORK

The **Montana HomeOwnership Network** is a partnership of approximately 30 state and local government agencies, local and regional nonprofit corporations, housing industry associations and private lenders who work together to provide homeownership

opportunities in order to stabilize Montana's communities and allow Montana families to obtain the American Dream of HomeOwnership. The Montana HomeOwnership Network, an affiliate of Neighborhood Housing Services of Great Falls, is a nonprofit organization providing homebuyer education, foreclosure and credit repair counseling, affordable first mortgages, and down payment and closing cost funds to qualified homebuyers in 55 Montana counties. Established out of an urgent need, especially in Montana's rural localities, for home-buying assistance for lower- and moderate-income families, today's MHN partners provide the following:

- Marketing, outreach and homebuyer education, foreclosure prevention and counseling is performed by staff from the USDA's eight Resource Conservation and Development (RC&D) Areas, Rural Housing Services (RHS), homeWORD in Missoula and Billings, the Helena Area Housing Task Force and Neighborhood Housing Services of Great Falls.
- Management of the statewide effort, loan processing, capital raising, administrative support and access to Neighborworks Training Institutes is provided by NHS in Great Falls.
- First mortgages are provided by the Montana Board of Housing (MBOH), Rural Development and private lenders.
- Second mortgages for down payment and closing costs are provided by MHN with federal, state (including Montana's HOME Program), and private funds.
- Mortgage applications, as well as loan closings, are processed by financial institutions across the state
- Client families are referred by local realtors .

Contacts: Montana HomeOwnership Network, Great Falls, (800) 318-0268.

Homebuyer Education Providers:

Beartooth RC&D, Joliet, (406) 962-3914
HomeWORD, Billings, (406) 255-0298
HomeWORD, Missoula, (406) 543-3550
Bitterroot RC&D, Hamilton, (406) 363-5450
Neighborhood Housing Services, Great Falls, (406) 761-5861
Central Montana RC&D, Roundup, (406) 323-2755
North Central RC&D, Shelby, (406) 434-9161
Eastern Plains RC&D, Sidney, (406) 433-5024
Northern Rocky Mountain RC&D, Bozeman, (406) 522-4028
Headwaters RC&D, Butte, (406) 782-7333
Northwest MT Human Resources, Kalispell, (406) 752-6565
Helena Area Housing Task Force, Helena, (406) 752-6565
Northwest Montana RC&D, Libby, (406) 293-8885

HOME-FUNDED LOCAL PROGRAMS

- The **City of Laurel** received $280,000 in HOME funds in 2003 to provide low-interest loans to qualified households within the jurisdictional limits of the City for assistance with housing acquisition costs, down payment or closing costs assistance, and homeowner rehabilitation costs. The maximum amount of assistance per housing unit for both homebuyer assistance and homeowner rehabilitation is $25,000, depending on the Median Family Income (MFI) of the household. The homebuyer and/or homeowner must have an annual gross income less than 80 percent of the Area Median Income for Yellowstone County, and must use the HOME-assisted unit as his/her principal residence. Applicants must successfully complete the prescreening process administered by the Project Coordinator, and be approved by a participating mortgage lender for the maximum allowable amount. Homebuyers must complete homebuyer education counseling. Those receiving down payment/closing cost assistance must provide a cash down payment of no less than 3 percent of the purchase price.

  Contact person: Casey Joyce, Project Coordinator, Big Sky Economic Development Authority, Billings, (406) 256-6871, ext. 241.

- The **City of Shelby** received $450,000 in HOME funds in 2003 to undertake a program of housing rehabilitation for existing homeowners, and homebuyer assistance in the form of down payment and closing costs, coupled with modest rehabilitation for code compliance to qualify homes for mortgage financing. The City anticipates assisting approximately low-income ten families in Shelby with homebuyer assistance and modest rehabilitation, and five homeowners with rehabilitation of their current residence. The average assistance for homebuyer assistance/rehabilitation is anticipated to be $27,300 and the average assistance for homeowner rehabilitation is anticipated to be $30,000.

  Contact person: Kathleen Lumsden, Grant Administrator, (406) 434-5222 (City of Shelby).

- **Lewis and Clark County** received $330,000 in HOME funds in 2003 to continue homebuyer assistance activities under Phase II of the GR8 HOPe affordable home ownership program. Qualified homebuyers are eligible for a maximum of $27,500 in down payment and closing cost assistance to purchase a home in Lewis & Clark County. The potential homebuyer must have family income of 80 percent of the Area

Median Income for Lewis and Clark County; successfully complete the prescreening process administered by the Project Coordinator; successfully complete approved First Time Homebuyers and Money Management classes offered three times per year in the greater Helena area; provide a cash down payment amounting to a minimum of 1.5 percent of the purchase price of the home; and meet underwriting criteria.

Contact person: Larry Middagh, Project Coordinator, Rocky Mountain Development Council (406) 447-7354.

SUMMARY OF RESOURCES AVAILABLE FOR SINGLE AND MULTIFAMILY HOUSING PROJECTS

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA DEPARTMENT OF COMMERCE							
HOME Investment Partnerships (HOME) Program	Units of local governments, counties, municipalities (except Billings, Great Falls & Missoula), public housing authorities (PHA), Community Housing Development Organizations (CHDO)	Acquisition, new construction, reconstruction / rehabilitation, tenant based rental assistance, relocation, homebuyer assistance, transitional housing & single room occupancy units (SROs)	Yes	Grant	Annually / March	All projects must benefit families at less than 80% of area median income	Julie Flynn, Manager HOME Investment Partnerships Program PO Box 200545 Helena, MT 59620-0545 (406) 841-2820 TDD: (406) 841-2702 E-mail: juflynn@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_HOME.html
Community Development Block Grant (CDBG) Program	Counties, municipalities (except Billings, Great Falls & Missoula); local governments may apply on behalf of nonprofit organizations	Acquisition, new construction (with nonprofit organizations), housing rehabilitation & community revitalization, demolition, homebuyer assistance, and housing site improvements	No	Grant	Annually / November	Each project must principally benefit low- and moderate-income persons	Gus Byrom, Program Manager CDBG Housing & Public Facilities PO Box 200523 Helena, MT 59620-0523 (406) 841-2777 E-mail: gbyrom@state.mt.us Web: http://commerce.state.mt.us/CDD/CDD_CDBG.html
Tenant Based Section 8 Program		Very low-income families, with household income of 50% or less of the HUD median family income for the county in which the family resides, pay a set amount towards rent and utilities, based on their gross adjusted income (currently 30%). The program provides subsidy payments to property owners on behalf of program participants.	No				George Warn, Chief Housing Assistance Bureau PO Box 200545 Helena, MT 59620-0545 (406) 841-2830 TDD: (406) 841-2702 E-mail: gwarn@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_Sec8.html

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
Project Based Section 8 Program		The Project Based Section 8 agency is the contract administrator for properties that HUD manages throughout the state. Rental assistance is provided to the projects instead of the tenants.	No				Dave Parker, Program Manager Project Based Section 8 PO Box PO Box 200545 Helena, MT 59620-0545 (406) 841-2830 TDD: (406) 841-2702 E-mail: dparker@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_Sec8.html
MONTANA BOARD OF HOUSING							
Low Income Housing Tax Credit Program	Local governments, nonprofit organizations, private individuals	New Construction, Acquisition / Rehabilitation, Rehabilitation	No	Federal Tax Credit	First part of January and April	Restrict income and rents to 50% or 60% of median income	Mathew Rude, Multi-family Program Manager PO Box 200528 Helena, MT 59620-0528 (406) 841-2840 E-mail: mrude@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_FLP_M.html
Single Family Mortgage Program	Individuals or families who have not owned a home in the past 3 years	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Income Limits max (Area median to 140% of area median)	Charles Brown PO Box 200528 Helena, MT 59620-0528 (406) 841-2840 E-mail: chbrown@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_FLP_S.html
Recycled Single Family Mortgage Program	For-profit & nonprofit housing providers	Housing programs that serve low Income or other homebuyers that cannot qualify for the Single Family Program	No	Loan	Monthly	Must target persons or families that do not qualify for Single Family Program	
Disabled Accessible Affordable Homeownership Program	First-time homebuyer with permanent physical disability with mobility impairment	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Income Limits Max (Area median to 140% of area median) Purchase Price Limits Max ($78,660 to $100,000)	
General Obligation (GO) Multifamily Rental Program	Local governments, nonprofit organizations, private individuals	Projects receiving multiple sources of funding through other programs	No	Loan	None	Restrict income and rents to targeted low income	Mathew Rude, Multi-family Program Manager PO Box 200528 Helena, MT 59620-0528 (406) 841-2840 E-mail: mrude@state.mt.us Web: http://commerce.state.mt.us/Housing/Hous_Prog_FLP_M.html
HUD/Housing Finance Agency Risk-Sharing	Local governments, nonprofit organizations, private individuals	5 to 36 units of new construction or acquisition/rehab	No	Loan	None	Restrict income and rents to targeted low income	

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
Reverse Annuity Mortgage (RAM) Loan Program for Elderly Persons	Montana residents 68 years old or older	Single family dwellings (1 to 4 family living unit)	No	Reverse Loan	None	Age and income limit restriction	Gerald Watne, Multi-family Program Officer E-mail: gewatne@state.mt.us —or— Justin Schedel E-mail: jschedel@state.mt.us PO Box 200528 Helena, MT 59620-0528 (406) 841-2840 Web: http://commerce.state.mt.us/Housing/Hous_Prog_FLP_M.html
DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES							
Emergency Shelter Grants Program (ESG)	Human Resource Development Councils	Operating costs for homeless sheltering, homeless prevention activities, essential services	Yes, 50% in kind	Grant	Varies - depending on Federal regulations	Designed to help shelters or persons in danger of becoming homeless	Jim Nolan, Chief Intergovernmental Human Services Bureau Dept of Public Health & Human Services 1400 Carter Dr., PO Box 4210 Helena, MT 59604 (406) 447-4260 E-mail: jnolan@state.mt.us Web: http://www.dphhs.state.mt.us/about_us/divisions/human_communit_services/human_community_services.htm
Weatherization	Households below 150% poverty	Various measures to make homes energy efficient	No	Grant	Year-round	Priority given to seniors/ disabled	
Low Income Energy Assistance Program (LIEAP)	Households below 150% poverty	Assist with heating bills and emergencies	No	Grant	October 1 through April 30	Priority given to seniors/disabled	
Housing Opportunities for Persons With AIDS (HOPWA) Program	Individuals living with HIV/AIDS and their families	Tenant based rental assistance, emergency assistance, & supportive services	No	Grant	March 1 through April 30		
U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD)							
Shelter Plus Care (SPC) Program	States, units of local government, tribes, public housing authorities	Rental Assistance	Yes	Grant	Annually	Homeless disabled individuals with or without families	Judy K. Padgett Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway, 23rd Floor Denver, CO 80202 (303) 672-5420 ext 1313 E-mail: Judy_K._Padgett@hud.gov Web: http://www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
Supportive Housing for the Elderly (Section 202)	Private, nonprofit, and tax-exempt entities	New Construction, Rehabilitation or Acquisition of Federally repossessed properties (RTC)	No	Grant	Annually	Competitive application process	Marcie LaPorte HUD Multifamily Hub 1670 Broadway, 23rd Floor Denver, CO 80202 (800) HUD-8929 or (303) 672-5349 E-mail: Marcie_D._LaPorte@hud.gov Multifamily website: http://www.hud.gov/offices/hsg/mfh/progdesc/progdesc.cfm
Supportive Housing for Persons with Disabilities (Section 811)	Private, nonprofit, tax-exempt entities	New construction, rehabilitation or acquisition	No	Grant	Annually	Competitive application process	
Supportive Housing Program (SHP)	States, units of local government, public housing agencies, tribes, private nonprofit organizations, community mental health centers (CMHCs) that are public nonprofit organizations	Acquisition, rehabilitation, new construction, leasing, operating costs, supportive services	Yes	Grant	Annually	Homeless persons	Judy K. Padgett Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway, 23rd Floor Denver, CO 80202 (303) 672-5420 ext 1313 E-mail: Judy_K._Padgett@hud.gov Web: http://www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm
Section 8 Single Room Occupancy (SRO) Mod Rehab Program for Homeless Individuals	Public housing authorities, private nonprofit organizations	Rental Assistance	No	Grant	Annually	Homeless individuals Section 8 eligible current occupants	
HUD Section 184 Indian Housing Program	Eligible tribal members	Purchase, build, or refinance properties on tribal land	No	Loan Guarantee	None	Loans are processed by lender and reviewed by Office of Loan Guarantee in Denver	Lyle Konkol HUD - Helena Local Office 7 W. 6th Ave Helena, MT 59601 (406) 447-1487 E-mail: Lyle._J._Konkol@hud.gov Web: http://www.hud.gov/offices/pih/ih/homeownership/184/

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DEPARTMENT OF VETERAN AFFAIRS							
VA Direct Loans for Native American Veterans	Native American Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home on Tribal Lands; or refinance a loan secured by a home on Tribal Lands	No	No-down-payment loan		Maximum loan amount is $80,000. Property must be owner occupied and meet Minimum Property Standards. VA Funding Fee is required but may be included in the loan amount. (Service-connected disabled veterans are exempt from Funding Fee).	Dawn Warner, NADL Coordinator VA Regional Loan Center PO Box 25126 Denver, CO 80225 (888) 349-7541 (Toll-Free)
VA Guaranteed Loans	Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home; or refinance a loan secured by an owner-occupied home	No	No-down-payment loan	None	Property must be owner occupied & meet Minimum Property Standards. VA Funding Fee is required but may be included in the loan amount (Service-connected disabled veterans are exempt from Funding Fee).	VA Regional Loan Center 155 Van Gordon Street PO Box 25126 Denver, CO 80225 (888) 349-7541 (Toll-Free)
USDA RURAL DEVELOPMENT (RD) PROGRAMS							
Rural Housing Guaranteed Loans (Section 502)	Individuals and families with incomes not exceeding the moderate income level	Purchase, Construction, Rehabilitation	No down payment required	Loan Guarantee	Continuous Fiscal Year (FY) cycle	HUD maximum mortgage-limits, Guaranteed loan	Deborah Chorlton, Program Director Rural Housing Service USDA Rural Development PO Box 850 Bozeman, MT 59771 (406) 585-2515 E-mail: deborah.chorlton@mt.usda.gov.
502 Direct Loans	Very low and low income applicants	Purchase, Construction, Rehabilitation	No down payment required. Loan leveraging encouraged	Loan	Continuous FY cycle	Area RD Loan Amounts	
504 Repair Loans and Grants	Very low income applicants	Repairs to substandard dwellings	Not required but encouraged	Loan or Grant	Continuous FY cycle	Proof of ownership required	

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Housing Preservation Grants	Public or private nonprofit organizations, units of state or local government	Repairs to substandard dwellings	No	Grant	FY cycle via NOFA *(Notice of Funding Availability)*	Evidence of home ownership. Administered by public body or nonprofit, benefit very-low and low-income families	Deborah Chorlton, Program Director Rural Housing Service USDA Rural Development PO Box 850 Bozeman, MT 59771 (406) *585-2515* E-mail: deborah.chorlton@mt.usda.gov.
Rural Rental Housing Loans (Section 515). Includes congregate & group homes	Individuals, nonprofits, partnerships	New construction or rehabilitation of rental units	Contributions required if for-profit	30 yr loan, interest credit for rental assistance	FY cycle via NOFA	Units must serve low to moderate income tenants including those with disabilities, with the inability to obtain credit elsewhere	
Farm Labor Housing Loans & Grants (Section 514 loans, Section 516 grants)	Farmers, public or private nonprofit organizations, units of state or local government	Build, buy or repair farm labor housing	Contributions required if for-profit	Loan and Grants	FY cycle via NOFA	Farm labor housing must be used year-round	
HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS / Federal Housing Administration (FHA)							
203B Insured Loans	Owner occupants with acceptable credit history	Purchase or Refinance 1-4 unit dwelling	No	Loan Guarantee	None	House must be structurally sound with operating mechanical systems	Don Smith HUD - Helena 7 W 6th Ave Helena, MT 59601 (406) 447-1483 E-mail: Don_H._Smith@hud.gov
203K Substantial Rehabilitation Insured Loans	Owner occupants or investors with acceptable credit history	Purchase or Refinance and Rehabilitate 1-4 unit dwelling	No	Loan Guarantee	None	$5000 in repairs minimum	
Home Equity Conversion Mortgage (HECM)	Seniors age 62 or older who own their home free and clear	Allows seniors to borrow against the equity in their home	No	Reverse Loan	None	Requirement for Counseling by a HUD approved housing counseling agency	
248 Mortgage Insurance Program on Indian Reservations & Other Restricted Lands	Eligible Tribal Members	Tribal members can purchase, refinance or build a home on tribal lands	No	Loan	N/A	Tribal governments to certify certain items, one being a prescribed lease agreement	Lyle Konkol HUD - Helena Local Office 7 W. 6th Ave Helena, MT 59601 (406) 447-1487 E-mail: Lyle._J._Konkol@hud.gov

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OTHER PROGRAMS							
Fannie Mae HomeChoice℠ Mortgage **Montana Home Choice Coalition**	Individuals with a disability; a family with a child with a disability living in the household; a co-borrower who will not be living in the home, as long as the co-borrower is a family member or a legal guardian; occupying co-borrowers	Purchase of owner-occupied single-family detached houses, townhouses, and condominiums		Loan	None	$500 from borrower's own funds, budget based qualifying, acceptance of nontraditional credit history, flexible qualifying ratios, refinancing, home rehabilitation, and access modification financing. Prepurchase housing counseling and resource referral services provided.	Michael M. O'Neil State Director Montana Home Choice Coalition Lead agency: A.W.A.R.E., Inc. 2824 Billings Avenue Helena, MT 59601 (406) 449-3120; A.W.A.R.E. Statewide: (800) 432-6145; TTY Relay Service: (800) 253-4091 E-mail: montanahomechoice@aware-inc.org Web: www.aware-inc.org/montanahomechoice
Montana Homeownership Network	No eligibility requirements for Homebuyer Education. Montana's low- and moderate-income families are eligible for down payment and closing costs assistance.	First-time homebuyer education, down payment and closing costs assistance, foreclosure prevention counseling and loans.		Amortizing and due-on-sale loans		No fees or income limitations for Homebuyer Education; $500 from borrower's funds for down payment and closing costs loans.	Montana HomeOwnership Network Great Falls: (800) 318-0268 Homebuyer Education Providers Joliet: Beartooth RC&D ..... (406) 962-3914 Billings: HomeWORD ..... (406) 255-0298 Missoula: HomeWORD ..... (406) 543-3550 Hamilton: Bitterroot RC&D ..... (406) 363-5450 Great Falls: Neighborhood Housing Services . (406) 761-5861 Roundup: Central Montana RC&D ..... (406) 323-2755 Shelby: North Central RC&D ..... (406) 434-9161 Sidney: Eastern Plains RC&D ..... (406) 433-5024 Bozeman: Northern Rocky Mountain RC&D ... (406) 522-4028 Butte: Headwaters RC&D ..... (406) 782-7333 Kalispell: Northwest MT Human Resources.... (406) 752-6565 Helena Area Housing Task Force ..... (406) 752-6565 Libby: Northwest Montana RC&D ..... (406) 293-8885

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LOCAL GOVERNMENT PROGRAMS							
City of Billings HOME Program	Low-income residents in Billings; Community Housing Development Organizations (CHDOs); for-profit groups building affordable housing	Down payment, closing cost & minor rehab assistance to eligible applicants; grants to CHDOs & for-profit groups building affordable housing					John Walsh, Community Development Manager City of Billings P.O. Box 1178 Billings, MT 59103 (406) 657-8286; Fax (406) 657-8252 E-mail: WalshJ@ci.billings.mt.us
City of Great Falls HOME Program	Very low-income residents of Great Falls; Community Housing Developing Organizations (CHDOs); non-profit and for-profit affordable housing developers.	Housing assistance to very low- and low-income renters, to very low- and low-income existing and first time homebuyers, and to homeless persons and households					Kim Johnson Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 (406) 455-8407 (406) 454-0495 for the hearing impaired E-mail: kjohnson@ci.great-falls.mt.us
City of Missoula HOME Program	Certified Community Housing Development Organizations (CHDOs) only	New construction, property acquisition, residential rehabilitation, homebuyer assistance, and rental subsidy			The City solicits requests for funds on an annual basis		Mike Barton, Grants Administrator (406) 258-3874 E-mail: mbarton@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator (406) 523-2795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802 (406) 258-3874

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City of Billings CDBG Program		CDBG Program funds are used to assist Billings to promote fair housing and affordable housing city-wide; to preserve and revitalize the City's existing affordable housing stock; to improve and revitalize neighborhoods where existing affordable housing stock is located; to support new housing activities; for first time homebuyer activities; to help finance new affordable housing projects; for activities that update and improve the community's existing affordable housing stock					John Walsh, Community Development Manager City of Billings P.O. Box 1178 Billings, MT 59103 (406) 657-8286; Fax (406) 657-8252 E-mail: WalshJ@ci.billings.mt.us
City of Great Falls CDBG Program	Low- income residents of Great Falls; nonprofit organizations; Neighborhood Housing Services, Inc., (local CHDO)	Deferred payment loan--no interest loans to low income homeowners for code-related repairs Rental improvement fund–no interest loans to landlords to rehabilitate sub-standard rental units made affordable to low-income tenants Operation Paintbrush–grant funds to low-income homeowners for exterior paint for neighborhood beautification Development of accessible, affordable rental housing Programs involving purchase, rehabilitation, and new construction of affordable housing			Ongoing basis	Only projects located within the city limits are eligible for funding	Kim Johnson (406) 455-8407 E-mail: kjohnson@ci.great-falls.mt.us —or— Charlie Sheets (406) 455-8404 E-mail: csheets@ci.great-falls.mt.us Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 (406) 454-0495 for the hearing impaired

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City of Missoula CDBG Program		Activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. Technical assistance is available to agencies and individuals interested in participating in the program			The City conducts a competitive funding process for projects each year between September and November		Mike Barton, Grants Administrator (406) 258-3874 E-mail: mbarton@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator (406) 523-2795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802 (406) 258-3874

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